

## CLAIMS

What is claimed is:

- [c1] 1. Apparatus useable by at least a first plurality of consumers in connection with coupon redemption comprising:  
at least a first service center computer configured, for each said consumer,  
to  
store first consumer identification information for said consumer and  
store an account identification for at least a first account of said  
consumer;  
an electronic storage device controlled to store at least first coupon  
information for each of a plurality of coupons, said first coupon  
information including a redemption value and a qualifying purchase  
identification, said first coupon information being accessible by at  
least one of said first service center computer and a point-of-sale  
computer system;  
said point-of-sale computer system configured for storing second  
identification information for a second plurality of consumers, at  
least some of said second plurality of consumers being members of  
said first plurality of consumers, said point-of-sale computer system  
storing, for each said second consumer identification, a list of  
purchases made by each consumer; and  
a facilitating computer, configured to execute at least an agent program  
which can communicate with said point-of-sale computer and said  
service center computer, said agent program being configured to  
compare purchases in said list of purchases with said qualifying  
purchase identification of said first coupon information and,

when a match is identified, defining a matched coupon and a matched consumer, to deposit an amount, based on a redemption value of at least said matched coupon in an account of said matched consumer.

[c2] 2. Apparatus as claimed in claim 1 wherein said facilitating computer is said point of sale computer.

[c3] 3. Apparatus as claimed in claim 1 wherein said facilitating computer is said service center computer.

[c4] 4. Apparatus as claimed in claim 1 wherein said consumer identification information includes information selected from the group consisting of:

- a frequent shopper number;
- a credit card account number;
- a debit card account number;
- a name;
- an address;
- a telephone number;
- a social security number;
- an email address; and
- a password.

[c5] 5. Apparatus as claimed in claim 1 wherein said list of purchases is obtained in response to a retail location check-out procedure.

[c6] 6. Apparatus as claimed in claim 1 wherein said electronic storage device is directly coupled to said service center computer.

[c7] 7. Apparatus as claimed in claim 1 wherein said service center computer is programmed to store identification of at least a first coupon selected by a consumer, associated with identification information of said consumer.

[c8] 8. Apparatus as claimed in claim 1 wherein said first coupon is selected using an Internet communications link.

[c9] 9. A method useable by at least a first plurality of consumers in connection with coupon redemption comprising:

storing, in at least a first service center, for each said consumer,

first consumer identification information for said consumer and

an account identification for at least a first account of said consumer;

storing, in an electronic storage device at least first coupon information for

each of a plurality of coupons, said first coupon information

including a redemption value and a qualifying purchase

identification, said first coupon information being accessible by at least one of said first service center computer and a point-of-sale computer system;

storing, in said point-of-sale computer system, a list of purchases made by

each of a second plurality of consumers, and second identification

information for each of said second plurality of consumers, at least

some of said second plurality of consumers being members of said first plurality of consumers;

comparing purchases in said list of purchases with said qualifying purchase identifications of said first coupon information;

when a match is identified, defining a matched coupon and a matched consumer; and

depositing an amount, based on a redemption value of at least said matched coupon, in an account of said matched consumer.

[c10] 10. A method as claimed in claim 9 wherein said step of comparing is performed by said point-of-sale computer.

[c11] 11. A method as claimed in claim 9 wherein said step of comparing is performed by said service center computer.

[c12] 12. A method as claimed in claim 9 wherein said consumer identification information includes information selected from the group consisting of:

- a frequent shopper number;
- a credit card account number;
- a debit card account number;
- a name;
- an address;
- a telephone number;
- a social security number;
- an email address; and
- a password.

[c13] 13. A method as claimed in claim 9 wherein said list of purchases is obtained in response to a retail location check-out procedure.

[c14] 14. A method as claimed in claim 9 wherein said electronic storage device is directly coupled to said service center computer.

[c15] 15. A method as claimed in claim 9 further comprising storing, in said service center computer, identification of at least a first coupon selected by a consumer, associated with identification information of said consumer.

[c16] 16. A method as claimed in claim 15 wherein said first coupon is selected using an Internet communications link.

[c17]        17. Apparatus useable by at least a first plurality of consumers in connection with coupon redemption comprising:

first means for storing, for each said consumer,

first consumer identification information for said consumer and

an account identification for at least a first account of said

consumer;

second means for storing at least first coupon information for each of a plurality of coupons, said first coupon information including a redemption value and a qualifying purchase identification, said first coupon information being accessible by at least one of said first means for storing and a third means for storing;

storing, in said third means for storing, a list of purchases made by each of a second plurality of consumers, and second identification information for each of said second plurality of consumers, at least some of said second plurality of consumers being members of said first plurality of consumers;

means for comparing purchases in said list of purchases with said qualifying purchase identifications of said first coupon information and for defining, when a match is identified, a matched coupon and a matched consumer; and

means for depositing an amount, based on a redemption value of at least said matched coupon, in an account of said matched consumer.

[c18]        18. Apparatus, as claimed in claim 17 wherein said first means for storing comprises a service center computer, accessible to consumers over an Internet link and wherein said second means for storing comprises a point-of-sale computer coupled to a retail location.

[c19]        19. Apparatus as claimed in claim 18 wherein said means for comparing is said point-of-sale computer.

[c20] 20. Apparatus as claimed in claim 18 wherein said means for comparing is said a service center computer coupled to said first means for storing.

[c21] 21. Apparatus as claimed in claim 17 wherein said consumer identification information includes information selected from the group consisting of:

- a frequent shopper number;
- a credit card account number;
- a debit card account number;
- a name;
- an address;
- a telephone number;
- a social security number; and
- a password.

[c22] 22. Apparatus as claimed in claim 18 wherein said list of purchases is obtained in response to a check-out procedure at said retail location.

[c23] 23. Apparatus as claimed in claim 18 wherein said second means for storing is directly coupled to said service center computer.

[c24] 24. Apparatus as claimed in claim 18 further comprising means for storing, in said service center computer, identification of at least a first coupon selected by a consumer, associated with identification information of said consumer.

[c25] 25. Apparatus as claimed in claim 24 wherein said first coupon is selected using an Internet communications link.

[c26] 26. A computer implemented-method for coupon fulfillment comprising:  
purchasing, by a consumer, at least a first product;  
electronically storing indications of products purchased by said consumer,  
including said at least first product, to provide a first list;  
comparing, in at least a first computer, a second list, of products associated  
with a plurality of coupons, to said first list;  
electronically depositing an amount associated with at least one of said  
plurality of coupons, in an account associated with said consumer, if  
a match is detected between items on said first list and said second  
list.